

Fools *and* Otherwise



By

A. OWEN JENNINGS

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and
OTHERWISE

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PUBLISHED BY

THE PHILOSOPHY CLUB
OF CANADA

Calgary, Alberta.

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Preface



It has been said that nearly everyone at some time in his life has had the thought that he should write a book. ". . . of making [writing] many books there is no end" (Eccl. 12:12).

I am no exception, and during the last few months, the thought has come to me many times, so I might just as well "get it off my chest" and go on about my business.

Here it is: A true life story of a struggle for a fortune, which finally came; yes, it really did come. I was rich, but what then——?

Dedication



This book is dedicated to L. J. C. and G. H. C., to whom I owe so much; and to you who do for others in any way; proving yourself to be a real friend and neighbor; with the good old-fashioned religious spirit brought down to fit the conditions and needs of the present day.

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BY

A. OWEN JENNINGS.



Press of
Albertan Publishing Co. Ltd.



Sincerely Yours
Arthur J. Fleming

Whenever I read a book, especially one I like, I am curious to know what the "bird" looks like who wrote it.

"I hope you'll like it"—the book I mean—so here he is "as is" today.



Reading time: Two hours.

Digesting time: "From now on."



The Philosophy Club


Publishers and Distributors
"FOOLS AND OTHERWISE"

The subject matter of the book is intended to conform to the name, and be a sort of philosophy of life.

There are no obligations or dues of any kind.

The owner of a copy of this book is automatically a member.

It is hoped to make the Club world-wide.





What Would You Do With A Million Dollars ?



A simple question, but after I had asked the question of some dozen or more people in the various walks of life, I decided there was some truth in the saying, "Fools can ask questions wise men cannot answer."

I suppose the reason that question was in my mind, was because not so long ago I had more than half that amount, and I wanted to know what the other fools would do with it if they had it, or perhaps it was because I wanted to learn what to do with it the next time I got it.

Don't laugh, I am going to get it again; I do not know how much, but I am going to get back "into the money" again, and—well I will know what to do with it, or I should say, I will do better than I did before.

But to get to my question and answers.

One merchant would take his family on a trip around the world; on returning buy a nice home and a little business; but he said, "I do not want a million dollars; I would like one hundred thousand though; that is enough for me." A young clerk would buy a home for his mother, brothers and sisters, and see that all were fixed comfortably for life; then buy a little business. Not too bad, eh? A young girl said, "Oh boy, well I would not stay here!" "What would you do, where would you go?" I asked. "I would go to New York." "What then?" I said. "I would buy a big car and have lots of fun." A lady stenographer, not old, but past the foolish kid age, would buy a little home in the country and live a quiet, peaceful life. An auto mechanic: "I'll tell you darn quick." "Wait a minute," I said, "give it a little thought." "I don't have to," he said, "I can tell you right now." I said "all right shoot, what would you do with it?" "I'd give away \$900,000.00 of it." A traveling salesman would buy a section of land and pay cash for it, "with a clear title to a piece of land a man can always be sure of a good living." It might not be amiss to state here, that in Western Canada anything less than a section is a small farm. A lawyer and the last two merchants were practically the same; "It would seem that most any of the common stocks of our leading industries would be as safe as anything." "If they are not good, our bonds, or even our money is no good." A physician said "Well that is pretty hard to say. These times a man would hardly know what bond to buy."

"Guess I would have a good time on about half of it." A dentist said "I hardly know; guess I would take a trip somewhere." A stock and bond salesman would get himself in a position to insure him a good income for life and then "have lots of fun in charitable work and doing for others." Another, while it had some very good ideas—including charity—was more or less complicated and is impossible to quote here.

The last one, a Chartered Accountant, when asked the question, immediately started to tell me in detail, so I asked him to write it for me, so here it is in his own words:

"IF I HAD A MILLION DOLLARS!"

"While the first thought may seem selfish, it is not so. I would invest a portion of the money so that it would produce an annuity to myself of \$3,000.00 per year, so that I would be enabled to devote all my time and attention to the active participation in the organization and management of the several schemes, and not be compelled to look for a salary to recompense me or provide a living.

"I would like to establish a complete children's hospital and clinic, covering the field from young people—preparing them for the responsibility of fatherhood and motherhood, prenatal instruction to mothers, maternity accommodation, and then the care of children to, say, the age when they leave high school.

"Along with the attention to the sick and deformed, I would establish recreation centres, and have gymnasiums, swimming pools, etc. An ounce of prevention is better than a pound of cure, and I would endeavor to keep the young in an atmosphere of purity, health, and strength.

"Train up a child in the way it should go, and when he is old he will not depart therefrom."

"Care must be taken of Body, Soul, and Spirit. In saying this, it should be inculcated in the mind of the young that they must be good for righteousness sake, that their bodies must not be abused by any act of theirs—Hygenics in the widest sphere should be taught. The child should be taught to take care of its own body, and protect that of a weaker brother and sister. In short they should truly become their brother's—and sister's—keeper.

"This program might at first seem to go into the realms of what the home, the church and schools should do, but, in my opinion, there is much lacking at the present time.

"Through lack of employment, minds and bodies turn to thoughts and things that are not high and ideal, and if ever there was a time when the mind of the young should be properly trained and educated, it is now.

"The coming generation will be weaker in morals and stamina through the circum-

stances prevailing today, and it is an urgent necessity today to cope with the problem.

"If I had more than a million, or if it did not require all the money for the previous schemes, I would also establish homes for old people, not in an institute, but individual homes. I would provide for their occupation—not so much with the thought that they must earn their living, but as a means of keeping mind and body occupied. While I have not the idea of segregation, yet I would like to see, say a city block with small cottages for self-contained homes, and plenty of ground for gardening and recreation purposes—well treed and with a green lawn common to the use of all the old residents."

Before commenting on these answers, the following story given long before I ever dreamed of the question, is one answer.

A colored man was asked "Andy, what would you do with a million dollars?" His answer was: "If I had a million dollars I wouldn't stay here nor go no place else."

I am sure that I heard this story nearly fifty years ago, and after all this time and the progress we have made in everything else, it would seem that very few of us now know any more about what to do with a million dollars than did Andy at that time.

The question might be termed unfair, or perhaps senseless. I am quite willing to

admit that it is an unfair question, but it is not senseless; as we are all going to keep on working, striving and hoping for wealth. Some are going to get it; others will get less, but all of us have, or are going to have some money, and whether it be much or little, we want to know what to do with it to give us the most pleasure out of it.

Our main trouble in the past has been that we have been actually wasting our lives; using all our brains and energy in making money, with never a thought of what to do with it after we get it; assuming as a matter of fact, that the one and only important matter is in getting it. Surely any fool would know how to spend it!

Now, as we look back over the last few years we might almost reverse that and say, any fool can make money, but it takes a wise man to know how to spend it.

Is there already a saying to that effect? Whether there is or not, as we know the history of men and their fortunes in the last few years we know it is all truth and not poetry.

After the market crash in 1929, we began to read of suicides of former millionaires, and soon it was almost a daily occurrence, continuing until the last few months.

May we not then very rightfully say that by far the big majority of us who are now striving, and dreaming of a fortune, would not know what to do with it, or should we

say, know how to spend it wisely if we had it?

By the same token, as we see the want and suffering every day all around and about us, and read of it all over the civilized world, in many cases men, women, and even children actually starving to death, may we not also say that too few of those who have money now know what it is for, or what to do with it? I say that, with apologies, and add, by that I mean for their own personal—or if you wish—selfish happiness and peace of mind.

After all, are they entirely to blame? They are not. The world has not had sufficient training or education in the spending of money. Please do not mistake me though. I am not egotistical enough, neither have I the right, to tell you what you should or should not do; but may I not try to pass on to you some thought or idea, based upon my own experience, that may help you?

I cannot think of anything that better illustrates this question of money, than

Dollars and Sense

All we have thought of is dollars, dollars and more dollars, with not a sensible thought in connection with the dollars.

What is money? What is it for? The average man will naturally say: to buy the things I need; to feed and clothe my family; to educate my children, and to do the

many other things we all want to do for ourselves and our family.

Why? Simply because the most of our teaching has always been on how to make money, and so little on how to spend it.

This very forcibly brings to me an incident that happened in my own life thirty-one years ago. A minister friend came to visit us, and as was, and I suppose still is the custom, we had family prayer. Among other things, I remember very distinctly his asking that "we be given just enough of this world's goods to be the best for our spiritual welfare." At that time I well remember how I thought it a little unfair, and said to myself "why put a limit on it?"

Thinking of the wild scramble for riches ever since time was, particularly during our own lifetime, and of our "fall" in the past few years, I wonder who will dare doubt the wisdom of that prayer.

We are all given too much of "this world's goods." We were so busy making money we had no time to think of anything or anyone; not even ourselves.

I have always said, and I still say, we can, if we will, make good out of bad. I live it; I practice it, and I say there is no instance where it cannot be done. I know that some of you will disagree with me but "difference of opinion makes politics;" my answer is, try it. Like everything else one has never tried before, it may not be easy

at first, but keep on trying; it cannot do you any harm, and eventually you will find that it can be done in nearly every instance.

We must do it in the case of this depression or we are hopelessly lost. Henry Ford says "the depression is good for us." A Fort Worth, Texas, newspaper comments on his statement as follows: "If Mr. Ford will change places with us financially, and still say it, we will agree with him."

I will agree with him, and I do not want to change places with him, or anyone else, either financially or in any other way. Possibly the reason for this is, I grabbed off a big chunk of Vash Young's "Fortune to Share." Thank you Mr. Young.

This depression! What is it? What is the cause of it? What is the cure? The most common expression that has gone the rounds in connection with this depression is our "doing without the things that our parents—or is it our grandparents—never dreamed of."

That is true, or mainly so, as only a small percentage of our people are affected to the stage of want and suffering. To these, the depression is real. They have a just complaint. To the balance, which we may conservatively say is seventy-five per cent, or more, there is no depression, nothing except doing without some of the unnecessary luxuries or pleasures we all got in the habit of thinking we had to have, when we had more money than sense. In

fact, this so-called depression has developed into nothing more nor less than a habit; except for the real sufferers.

The merchant kicks because business is not as good as it was.

The mechanic kicks because he has had a cut in wages.

How much better each one of these men would feel if he would do as Vash Young says, and say: "Thank you God, for what I have," instead of "Please God, give me a lot more."

I know a merchant who has had a good business throughout this depression. He has told me many times how each year for the last four years his business has increased over the previous year. His business is one of the many that is better during the Christmas holidays. Each year he tells me how his business was so good this year; "much better than last Christmas." Yet he is never satisfied, and as soon as the holidays are past he starts kicking, and saying "if I could only have at least two or three good months during the year, it would not be so bad."

This year was no exception. I went in to see him on January the third. I called him by name and said "well, you seemed to have the usual good holiday business." He answered by saying "I sure did, we had a nice business, much better than last Christmas;" and in a flash added "but what good did it do, we have to pay it all out right away?"

I could have rightfully said "yes, but if you hadn't it to pay out, the sheriff would soon be in charge of your business."

This merchant knew the day he first opened his door for business—in this case, more than twenty-five years ago—that by the very nature of it, he would have a better trade during the holidays; when he gets it, instead of being grateful for it, he wants it the balance of the year, which is just as impossible as it is for water to run up hill.

An acquaintance of mine, a mechanic, worked steadily all through the depression up until January, 1932, without the loss of one day's work or a cut in wages. He got his first cut of ten per cent then. Not long after that, he had to give up one day a week; later he had to give up an extra day every second or third week, until now I think he loses four or five days in a month.

This man has had this job for years at good pay; now when he has had to take a cut in wages, instead of being thankful he still has a job at a good living income, to hear him and his wife kick, one would well think the depression was made-to-order for them, as surely no one was having quite as tough a time as they. Yet they have all, and more, than they need.

May the merchant not well be thankful that he is still in business, and the mechanic glad he has his job?

Some one may say, but how about the merchant who has lost his business, and the mechanic his job? Aye, "them's my sentiments." He has a complaint, especially if he has a wife or children, or both, who are suffering.

We are all so prone to think our lot is so much worse than our neighbors' and no one is quite as bad off as we are.

Would it not be better for all of us, if, instead of complaining of our many imaginary troubles, we realized how fortunate we are, and be thankful for it? Then go out and find a less fortunate brother, and help him.

Let us analyze general conditions since that famous, or should I say, notorious June in 1929, and see just how many of us have any great troubles or complaints. We were all "sitting pretty" up until then, and then oh! what a headache. Will we ever forget it? Not me! I hit the toboggan, and was it greased? I hit bottom with a thud; but there were plenty of others, and I tried to console myself with the old saying "miserery loves company." It was some consolation, but don't fool yourself, there is not much consolation in that old saying. I hit a "new low" so many times I wondered if some one had written a new play and was rehearsing it in the market reports. It was no play though; if it was, it was a tragedy and a "howling" success. I finally got the "low down" on it. I was broke; but wait, I am getting ahead of my story. I will give you that later.

Let's see; what were we talking about? Oh! yes; some sort of a depression. What is a depression? A depression is a condition which gives us all a privilege to kick, and the one that has the least to kick about, is supposed to kick the most, so you will know it was made-to-order for him.

What is the cause of it? There is only one answer: Greed. Think as you will, this is the answer "in two nutshells."

We are quite willing to admit that it has not been "too rosy" for any of us since then, but how many of us have known what it was to go without food or the other necessities of life; to be hungry and in actual want and distress? There is only one answer, very few of us, but no matter how few, they are too many. Then let us who are not in want, while the others rightfully kick, try and find a cure.

Before taking up the cure, let us look at another picture. The cure will then be easier.

We can, if we will, make good out of this depression, which has already done its worst and best.

The best is, it has made us friends and neighbors. It has brought out good qualities in us all that we never knew were there.

We are all now beginning to realize there is something else in this world be-

sides money; and one of the greatest pleasures in life is in making some one else happy.

It was a bitter dose; but it was "what the doctor (The Great Physician) ordered," so we had to take it. The good effect was hardly noticeable for some time, but we can see it now, and "it won't be long" until we are again normal. Then what will we do?

The cure: "In time of peace prepare for war." We can prepare for the next depression in getting out of this one.

My cure is simple. It is give, give, and give; not until it hurts, "it canno' be did," but you can give until you get a real pleasure in giving.

The holiday season has just passed, and I cannot remember a time when so many and so earnest appeals were sent out for help to relieve the poor and needy. The newspapers were full of it; it was on the air; all of the leaders in every line, making personal appeals for help for the poor. It seemed to be a concentrated effort on the part of everyone to help; which must have produced very satisfactory results. All of which is wonderful; but why confine our charity to the Christmas season? A turkey dinner for Christmas is good, but one must stretch it out considerable to make it last the week. Then what about the other fifty-one weeks in the year? It is the other fifty-one weeks that the poor are most concerned

about. Very few are ever overlooked at Christmas.

What would you give if it would end all the suffering in the world, and end this depression at once? What wouldn't you give? You say almost anything in reason. Why not try it then? "You'll be surprised" at the happiness and peace of mind it will give you.

I do not think there ever was a time in the lives of any of us when charity was more necessary than it is today; so it is the duty of each and every one of us to "do our bit."

No one can be expected to do it all. No one needs to do more than he can afford to do. Can we not though, all of us, open our purse-strings a little wider and do even a little more than we have done in the past? Can we not forego some pleasure and give that amount to someone who is hungry, or find some little boy or girl who needs shoes much more than we need pleasure? I am sure if you will do this you will get more real pleasure out of it than you would a dozen picture shows. If we would all do this, not once, but continue to do it, until it becomes a habit, this depression would fade away even more quickly and easily than did the many fortunes that brought it upon us.

May I suggest to you who have incomes far in excess of the most elaborate requirements or demands of anyone, here is food

for thought? It may be the key to real happiness for you.

Here are three instances exactly the opposite to the two mentioned. They are well worth the careful thought of us all.

The first one I recently read of in one of our daily papers. I can only give it from memory, but it will not be far from correct. It was an account of a man well past middle-age, who had for years been giving to charity, more than \$100.00 per year out of an income of around \$300.00 per year. I am sure his income was not near \$500.00. The item went on to say "as there was so much suffering in the world now," he expected to increase the amount to at least \$150.00 this year.

This one I personally know of. An old lady, 82 years of age, if you please, on a pension of \$20.00 per month, supports herself and 18 year old adopted daughter; and gives \$2.00 per month to charity. She says: "the world is so good to me; everyone is so kind to me."

A man I know had a successful business for more than fifteen years; employing from five to eight workmen at wages ranging from \$8.00 to \$9.00 per day, and a foreman at \$12.00 per day.

He owned a nice home, well furnished; drove a big car, and was financially easy.

He sold his business in the spring of 1929; retired, and was living easy.

He got "caught" in the crash. He lost his home, car, and—well he still has one shirt, but that is about all.

He is now working at \$3.00 per day; and is glad he and his family have a roof over their head and three meals a day.

He is happier today than he has been in years.

Would it be hard to guess which are the happiest; the merchant and mechanic I previously mentioned or these three? I would say it is not.

May we not then well say

What Is A Fortune?

A fortune depends entirely upon whether you figure it in dollars alone, or "dollars and sense."

I made a fortune in dollars, and I spent, or lost it. Not a million dollars, but more than half that amount.

Am I proud of it? I am not. Neither in making or spending it. In making it I was fortunate. In spending it I was a fool. I am not going to take any great amount of credit in making it; neither am I going to say I am entirely to blame for the way I spent it.

However, I am not kicking, as I was more fortunate in the deal than you may think. In spending the fortune in dollars, I ac-

quired another in sense, and this last one will never get away from me. I mean by that, I have learned how to live; how to be happy; and that seems to be a fortune almost as hard to acquire as one of dollars. It is not though. It is easy.

With apologies to Vash Young, who has offered to share his fortune with you, I am endeavoring to tell you how to acquire one of your own.

I am not going into detail as to how I made a fortune, as that is of no consequence in this book. It is a story in itself, which I may write later. For the moral I am trying to make here, it is enough to know that I had it.

I may say, for some twenty years or more, I struggled along as perhaps most of us do, always thinking that some day my "ship would come in," but the fortune was made in one long, hard struggle, covering a period of about ten years; and what a struggle. It cost me everything but my life. My health was gone and I was called a nervous and irritable "old man."

When I finally "came to" and realized I had a half million dollars, I thought I was about the wisest man one would care to meet. I hope you will know this is exaggerated, but I was told on all sides what a wonderful man I was. My friends would say "I knew you would make good," etc.; one adding "if you lived long enough." I was complimented and congratulated by everyone.

I thought, even though it had been a long, hard battle, the result had been worth the effort. I had "arrived" and surely now I could be happy. I was, or I should say, I thought I was, for awhile.

I then "took stock" of myself. The result of my stock-taking cannot better be told than in the following: One day while walking down the street with my brother, we stopped to look into the window of an art store displaying many pictures. I pointed to one, and said to him: "See that picture; that is me: I should have that."

When I came to my apartment that evening, there was the picture:

The Lone Wolf

As I saw it then, and as I now look at the picture, and think of myself at that time, I am now, more than ever, convinced that nothing could better describe myself, as I was at that time.

To look at the picture, one might say a monarch; but of what? Nothing, not even himself. True, he is not afraid of anything; but he is alone, with apparently not a friend in the world; always on the alert; always looking for trouble, and ready for battle with anything that happened to cross his path. How easy, though, for the hunter, with one well-aimed shot, to put an end to him.

As for myself, what?

I had money; all and more than I needed. I could buy anything I wanted. I could take a trip, I could do anything I wanted to do, but what else? I had not a friend in the world. I had business friends and acquaintances, but not an intimate or real friend. I then realized that for ten years I had been too busy trying to make a fortune, to pay enough attention to anyone to make intimate friends. I had also neglected myself. I had given up everything for money.

Was I happy? I was not. It was hard for me to understand. Previous to this time, I had, all my life, been more or less happy; in fact, I may say I was happy, and friends and acquaintances always seemed glad to see me.

I well remember, many years ago while I was working a small town in Oklahoma, one man asking me to come in and see him every morning, saying: "I want to get my fresh daily supply of optimism, to start the day right." I am sure he meant it, and for the four months I was in his town, I made my regular morning visit, and I am sure we were both benefited by it.

A doctor friend of mine once said to me: "You are always saying or doing something to make a man feel good."

Can one do these things and know the world likes them, without feeling better himself? I'll say not.

The one really good part of any kindness, favor, or any good deed one might do for

another, is that it is a pleasure to both. I say this, because I know it is so; I have been on both sides of the deal.

What a difference now. I had been happy all my life for "no good reason at all;" now, with apparently everything to make one happy, it seemed to me that I was the most miserable human being on earth.

I thought I was charitable, and I was. I gave to all the charitable organizations. I gave whenever and wherever I saw the need; but nothing seemed to be right.

Many times "I sat alone and wondered."

How true the saying, "Money will not buy happiness." I thought this at that time, but how well I know different now.

Money Will Buy Happiness

If you know how to spend it. That is the idea behind this, my first attempt at writing a book.

I have, however, written a great deal on business, biographies, and publicity work of various kinds, but never before a book, or even a word along the lines of this book.

If somewhere among these pages you may find one thought or idea that will help you to more fully enjoy life and find real happiness, then my effort will have been successful, and I shall be satisfied.

At one time during these old troublesome days, I met an elderly man who had once worked for me. He was a grand old man; very religious, but of the "old school," which I have never been able to understand. I had learned to think a great deal of him for his many good qualities. He seemed to like, or, should I say, pity me, perhaps on account of my lack of them—his religion. He asked me how I was getting along. I said: "I do not know: I

should be happy, but I am not." In my mail the next day I received from him enough religious matter to save an army of heathens, but to me it did not mean a thing. In a sense, it was no doubt my own fault, but I could not understand it, so I was no better off, although I know his intentions were the best.

Had I known a Vash Young in those days, I certainly would have taken some of his time on one of his "trouble days," as after reading his two books, "A Fortune to Share" and "Let's Start Over Again," I am sure I would have left him with a different slant on life, as I hope you may have after reading this humble effort of mine.

Here I may add: If I had a trouble day and you should come to me for help, I would advise you in a way it would be the easiest for you, to produce some results immediately. I would ask "what do you do for others?" I would say, go out and do something for someone else. If you are in a position to do so, find someone in need and help them. If you cannot do this, find some one who is sick, a cripple or one who cannot get out in the world; visit them; cheer them up. Do anything to get away from your own troubles.

In doing for others you will always find you will receive help for yourself.

In the good (?) old days, there was not the need and suffering there is today, so apparently there was no need for us to

think of charity. How wrong we are. True, there was not the actual want there is today, but there always has been, and always will be, the aged, orphans and cripples; the sick and distressed, and many others; some that we may do much for, with so little effort.

My definite decision to write this book was brought about in my doing that very thing. What I did was so little, and I got so much pleasure from it, I cannot help but pass it on to you.

A local minister who has been broadcasting a "Sunshine Hour" two days each week for more than a year, recently conceived the idea of a "Mission of Friendship;" the object of the club was to visit the sick and "shut-ins;" to take them books, magazines, fruits, various dainties, small radio sets, and otherwise cheer them up. Everything is donated to the club.

The latter part of October last, he broadcasted the idea, with the request that someone who had a car, help make the deliveries for them. I offered to do this, and, once a week, every Thursday afternoon, with the exception of two weeks I was out of town, since October 27, I have been on the job. The first day there was a real blizzard, and as we all know the pleasure of driving a car in a snowstorm, I was for a while almost sorry of my bargain. Then the thought came to me, how much worse for the "shut-ins," so I went. You may know I have never regretted it. It is sur-

prising how cheerful these people are. One poor woman has been in bed twenty-seven years, all drawn out of shape with arthritis. Her cheerfulness should put any one, or all of us, to shame for worrying over our petty troubles. And here is the point I am trying to convey to you; I started with the idea of doing something for someone else. It was not much, but it was all I could do, and I could do that. I now look forward to those Thursday afternoons with pleasure, and really think I get more out of it than the ones we visit. This will cost you nothing, and prove to you that it does not require any great amount of money to do something for others. The only difference is, the more money you have, the more you can do. All that is necessary, is money for "bread and cheese" for yourself and the spirit of giving, and you can be happy.

Try it as a cure for the "blues." It is a sure cure.

There is a real life's lesson in it for you.

A Poor Rich Man



I do not think I am far from right when I say, in the matter of money and spending it, we are all more or less "fools or otherwise."

This is not going to be a long fairy-tale of wild and reckless spending or riotous living. It is only what any of us, who think we have at least the average supply of brains and common sense, might do.

The only reason it is told at all is to show you there is a right and a wrong way of spending money, and if possible, to show you that there is an unlimited amount of pleasure in spending it rightly, which means a part of it in charitable work of some kind.

I am called a broker, or promoter. I cannot say it is entirely by choice. I just naturally "drifted" into it, the same as I have everything I have ever done.

For the benefit of you who do not know, I will tell you, a broker is a man who is always trying to sell something he does not own, to someone who does not want it.

A promoter is a man who—, well it is like this: "You furnish the ship and he furnishes the ocean."

There is a saying with us that it is "turkey one day and feathers the next."

After having "feathers" only, for about ten years, and then all of a sudden—less than four months—getting into real money, and thinking it would be "turkey" from now on, is something to think about.

I finally "got my bearings" and said to myself: Here is where I'll enjoy life.

In trying to do so, I cannot say I was in any way extravagant. Outside of buying a Packard sedan, and being a little more liberal in my entertaining, I lived about the same as I had always been in the habit of doing. Naturally I did some things for close relatives and friends, and for charity when I was called upon.

I have said I was not happy, and I certainly was not. Why? As I think of it now, and look back over those days, I am sure my whole trouble was I was selfish. For an alibi, may I say unconsciously so. I certainly was not intentionally so. I never have been selfish, and never will be. I have always been called very liberal, and have always said, and still say, I would rather be broke and called liberal, than to have millions and be called selfish. I did, however, confine my expenditures and entertaining to my own narrow circle of friends

and relatives; with the result that my happiness was confined accordingly.

I have never been what one would call a drinking man, although all my life I have thought it my right to take a drink whenever I wanted it; although I have friends and acquaintances I have known more than twenty years, who have never seen or known of me ever taking a drink. The reason for that may be because I have always made it a rule to never take a drink during the day, or during business hours.

It would only be natural then, that I should now keep a liberal supply always on hand, which I did. I had almost anything one might wish for. When friends would come to see me, I thought I got a "kick" out of asking them what they would like to drink, and know I would be able to give it to them. I kept almost every known drink, not all, of course, but I thought it some satisfaction that I was never asked for any drink I did not have. So I was a "regular guy."

Then there was the occasional dinner party with all the "trimmings;" cocktails, champagnes and wines. I thought that was pleasure. There was, of course, a certain amount of pleasure in it, but, after all, it was more of an illusion.

It would not have been quite so bad, had I not made that my only attempt at pleasure; but to me, it seemed there was nothing else to do, so I continued on in this way

until—well there was nothing else I could do, I had to quit. That was about the total of my dissipation.

The cost was nothing as compared to real "high life." My liquor bill was never more than \$200.00 in any one month; more times it was much less than that. The dinner parties were not often, and the cost not any more than the average well-paid salaried man might indulge in, so I am sure no one would call that extravagance.

What did I do with the money? It will not take long to tell you. I made one investment which was supposed to make millions, but, somehow or other, it did not work according to schedule; the millions got sidetracked somewhere enroute, and I lost a big "chunk" of my capital.

The rest of the story is easy. Like all the other "wise guys" I tried to "beat" the stock market, and oh! well, "why bring that up?"

My only regret is: Had I spent the same amount of money in helping the poor and needy I spent on dinners and drinks for so-called friends, I am sure I would have had more real pleasure out of it; and that is putting it mildly.

Where are those friends now? I have friends today, real friends, but not one of the "old gang." Gradually one by one they dropped out of "the picture." The last couple stuck it out until a short time ago, when they decided it was no use; Jennings

was broke and would never "come back," so why bother any longer with him.

Is that strange? Not at all. It is only what always happens. Does it hurt my feelings? Not in the least. Neither have I any regrets or hard feelings.

I have learned how to live; and I may never have learned in any other way.

There is one "bright spot" in those memories; and it happened in a most peculiar way. It was during the holidays of 1927 and 1928. It was New Year's eve. I could have gone out, but I did not want to, so I spent it alone, or with a bottle of "Scotch" as my only companion.

As you may know, it was a peculiar evening; especially when one is to know that a good thought would come out of it. Nevertheless, that very thing happened. Of course, I had a wonderful (?) time, but it suited me then, and in the after-thought of it, there were no regrets. As I sat there sipping my highballs I well remember how I thought what a poor fool I was. It was not the most pleasant evening, but I was dreaming, and that was all I wanted to do.

Twelve o'clock finally came, with the usual blowing of whistles, noises, merry-making, etc., and the New Year was ushered in. It was time for New Year's resolutions to be made now, and broken as soon as they interfered with the general routine of our usual habits. As always, I made

mine. Contrary to the rule, I have never broken that one, and I never will. Neither have I ever made another, or a different one. Each year I just renew this one, and I intend to do this as long as I live. It is quite possible you may call it foolish; and at first thought it would seem so, but after a careful analysis of it, one may see that it is exactly the opposite. Think as you will, it solved my life problem, and showed me the way to happiness; and after all, what else matters? One might add health, but we do not control our health; while we can, if we will, control our happiness, at least the majority of us can.

My New Year's resolution was: From now on and forever, first, last and always, my first thought or aim in life will be my happiness. Even business shall come second. How selfish, you say. Possibly so; in my state of mind at that time, it may have been a selfish thought. Then you say: How foolish to neglect business for pleasure or happiness. Strange as it may seem, I will not agree with you.

Your business can get along without you part of the time. Take a little time off for pleasure; keep happy and your business will be all right, no doubt better than it is now; and best of all, your family and all of those about you will be happy. You will then want to do something for someone else, to make them happy.

There is no disease in the world as contagious as happiness. You may be exposed

to a contagious disease and not get it; but you just cannot be "exposed" to happiness without getting at least a mild case of it; and unlike the disease, once you get it, you will never get rid of it, and you will not want to. It will grow on you. It is so easy to get, too; you do not have to "catch" it; you can just acquire it. So get yourself a good "dose" of it, then pass it around. It is always very welcome wherever you go.

I said I was a broker. I also gave you the definition of a broker. In this instance, the definition does not fit. I own a large "block" of what "I offer you," and I am not trying to sell it. I am just trying to pass it on to you, without any obligation whatsoever on your part.

Now I ask you: Do you think I would like to go back to those days? If you do, I'll say, guess again. Not for all the money in the world. Of course I would like the money; but may I never live long enough to again be in that state of mind. I am not worrying, though, I never will. As for the money, I am not worrying about that either.

Please do not get me wrong. I hope I am not trying to tell you what you should or should not do. That is your business, and yours only. Neither am I attempting to pose as a reformer or saviour of mankind.

I am not a pessimist. I hope I am exactly the opposite. My friends say I am an ordinary, every day happy-go-lucky, carefree

man, with a million dollar smile always; under any and all conditions. Some are more emphatic, saying I have not brains enough to worry. Need I tell you, I consider this a compliment?

A business friend once said of me: "I have known Jennings for years; when he had money, and when he did not, and he is always the same. You cannot tell by his actions whether he has a dollar or not; he always has that same smile."

I believe in all forms of outdoor or indoor pleasure and sports; anything and everything to get us away from ourselves, our business and so-called worries. Dinners, parties, or anything that is your pleasure.

I will say nothing for or against drinking.

As for myself, I have another rule I live by: I never make a promise. I reserve the right to do as I wish each and every day, as it comes. I do know that I will never again confine my pleasures to any one thing, to the neglect of doing for others; for, to me, that is the one real honest-to-goodness pleasure in life.

In "Twenty-five Selected Stories," by O. O. McIntyre, is one entitled "The Simple Rich." May I quote some paragraphs from it?

"There was a time in the period of adolescence when I suffered from the delusion

that I despised the rich. I don't any more. Indeed I have arrived at that bromidic stage where they excite my pity.

"Nothing so isolates a man from his fellows as success and wealth.

"The thing they most desire—human companionship—is denied them. One of America's richest men said to a New York reporter: 'I can count my real friends on the fingers of one hand.'

"As a reporter I sat one night in a very successful man's drawing-room. Logs were crackling merrily in the huge open fireplace casting their glint on treasures ransacked from every corner of the world.

"He lived in one of those palaces where the butler lowered the drawbridge and lifted the portcullis to reach for the morning supply of milk. My world was young, and on the eve of a vacation I told him with enthusiasm of a visit I was to make to my home town.

"I wanted to see Old Lem, the depot hackman. I wanted to skim the cream off Aunt Betty's big crocks of milk. I wanted to sit in my father's country hotel and watch the older men play seven up.

"I wanted to see Butch Moreland, Jim Clay, Jay Price and Horace Riley. And I wanted to climb on the high stool at Cannon's short order restaurant and devour a Hamburger sandwich.

"When, suddenly awed by my garrulities, I stopped talking, I saw a suspicious mist in the rich man's eyes. 'Young man,' he said, 'if you want genuine friendship, never achieve great wealth.' It was a sudden gush from the well-springs of a lonely heart and it was a moment I shall never forget. Perhaps the most incongruous touch to it all was that this man handed me an imported perfecto wrapped in silver foil while he himself puffed at a corn-cob pipe.

"Back of all success hides mankind's oldest truth. And this is the ephemeral joy of material things. The trappings of wealth and their value is best illustrated by a New York millionaire, who, upon sailing for Europe, was asked by a reporter what moment of his life was the happiest. He said: 'One day when a turn in the market made it appear that I would be financially ruined by night.' "

In "my days" I thought I was the most miserable human being on earth; and I thought I was the only one, but it seems there are others.

Is it not easy then to believe me when I say The Poor Rich Man is now a Rich Poor Man?

Life

♦

There never was a time in the world's history when everyone was trying more than they are today, to figure out the right way to live to get the most out of life. Not alone in a financial way, but in real happiness.

Life, and how to live it, has always been, and always will be man's most difficult problem. This has been especially true for the past century, and will be as much, or even more so, in the immediate century before us.

The base or foundation of life must be founded on at least a semblance of religion.

We all believe in a Supreme Being as the Creator of all things.

This does not necessarily mean that we must belong to any church or religious organization, but the foundation of life and happiness must be based upon the Bible and its teachings.

My idea is that none of us do now, or ever will, thoroughly, or shall I say cor-

rectly understand the Bible; so it will seem the next best, or only way we can do, is to live our own lives the best we know how, and according to the dictates of our own conscience.

According to my way of thinking, no one has a right to tell another what he should or should not do. "Judge not, that ye be not judged." (Matt. 7:1.)

Seth Parker says: "I wonder perhaps, if a brand of religion that's tailored for one man; might not be a pretty poor fit for another."

We are, each one of us, responsible for our own actions; so we must work out our own salvation and live our own lives, according to the knowledge and wisdom that has been given us, and whether it be little or much, make the most and the best of it.

Personally, I belong to no church, and claim no religion of any kind, but I am not going to tell you that is the right way for you to live. It just happens to be my way.

I have been told I am a Christian Scientist. I have studied it some, and there are some wonderfully good thoughts in it. I have also studied some of F. L. Rawson's works. They are all good.

I will say, more than forty years ago I got more than I wanted of the "Heaven and Hell" hereafter brand of religion, as taught then. As it seemed to me, it was a

choice between giving up pleasures and happiness of every kind and description here on earth and carry around a long face as long as you lived, and when you died, maybe you would go to heaven, or have your pleasure here and when you died, go to hell and burn forever. According to the teaching, as I understood it, no-one lived it, and no-one could. It did not seem a very bright outlook; you were here and these were the only roads out; so one had to make a choice.

I chose the latter. Then, as I was going to hell anyway, for awhile I forgot all about religion of any kind, and proceeded to have my fun here. It was not long, however, before I realized there was something wrong. As we used to say when I was a boy on a farm in Michigan, "There is a screw loose somewhere."

I then began to think for myself. I could not make myself think I should be put on this earth and not be given sufficient knowledge or brains to live according to the laws of my Maker and then at my death be put in hell and burned forever because I may have broken even one of those laws.

I had been taught—and the Bible tells us—God is our Father and God is Love.

It was a hopeless situation, unless I could solve the problem for myself.

I finally came to the conclusion that I could only do my best and live as seemed

to me to be right, and take my chances on the hereafter.

Since that time I have made my own religion. It is, in reality, no religion; or may I say I have taken what I thought was the best of them all and put it into one, and that is the only religion I know.

I started with trying, to the best of my ability, to be fair with the world. All of my life I have tried to live by that rule. I hope I have progressed, and may you get in this book, what it has taken me many years to get in the measure I have it today.

I have read various books and the teachings of what I term the scientific or later day ideas of life and how to live it.

I have studied life and its problems from the viewpoint of men in many walks of life. I can do this, as I am sure few men have had a more varied life or experience than my own.

I have been asked where I was raised; to which I answered, "I never was raised; I just grew up like 'Topsy'," and it is so.

My mother died when I was fourteen years of age. Not long after that I left home. Since then I have battled the world from one end of this continent to the other. I have worked at almost every kind of a job or position one might think of; from the lowest, up to doing what was called "big things." I have had easy inside, and

hard outside work. I have had experience in various branches of the newspaper business; special advertising and illustrated work; necessitating learning photography, and giving me some knowledge of printing, engraving and commercial art work. Soon after the opening of Oklahoma territory to white settlers, I got out a "special edition" of a newspaper in a small town. The "plant" was in a tent, which also served as the home of the "Editor and Publisher."

I helped print the edition of twenty-five hundred copies on an old fashioned "Washington" hand press. Each paper was printed separately by putting the sheet on the type; then covering it with blotters, put in place and a hand lever completed the one side; necessitating five thousand of these operations to complete our edition.

I have been "on my uppers" more than once. I have never missed a meal, although I postponed some. I have been financially embarrassed, and on the contrary on "easy street."

All of this is mentioned only to let you know that I can see life and your problems "through your glasses."

I am sure those early-day struggles have been a help in these later-day problems. I always have a feeling of pity for the children of the rich, who never know what it means to want for anything. I can only hope they never will know, as it will not be easy for them.

A short while ago, in talking about Vash Young's "A Fortune to Share," a lady who had only heard of the book, said: "That's all right, but is he in a position where he has nothing to worry about?" My answer to that is, if you want to worry, you will never be in a position where you will have nothing to worry about.

I might worry if I wanted to; but it would not help me any, so why worry? There are two good sayings on worrying, both worth remembering. One is "most of the things we worry about never happen." The other is "worry kills more people than work."

Many times during the last few years I have wondered, Why the present conditions?

As to myself, I now know. I had detoured and got on the wrong road. A rough jolt made me realize it. I am now on the main highway again, and once more realize the truth of the saying, "What is, is best."



Business



It may never have occurred to you, but every man in the world is in business; each one for himself.

The farmer is in business to grow raw materials; breed and prepare for market the live stock which he sells to the packer, shipper or manufacturer.

The manufacturer is in business to supply the wholesaler.

The wholesaler is in business to sell to the retailer.

The retail merchant is in business to supply the masses.

The various places of amusement are in business to sell pleasure and recreation.

The employee is in business to sell his services to his employer.

The physician is in business to sell his services to keep us alive and well, so that we may attend to our business.

The lawyer is in business to keep us out of jail.

The wife is in business to assist her husband in his work.

The boy is in the business of getting an education in order to prepare for his line of work at manhood.

The girl is in the business of getting an education and preparing herself for her work at womanhood.

Naturally each should be allowed plenty of time for play.

So each and everyone of us are in business.

Do we each try to give "value received" for what we get?

It is a sad fact, but we all know that in the majority of cases the answer is "No." There is the trouble. There is the cause of our present unsettled and unsatisfactory conditions; and we will never get entirely out of our difficulties until we learn to see through the other fellow's "glasses."

Are we always fair in our business dealings, or do we only see our own selfish side of the deal?

Does the manufacturer pay the farmer—the real producer—a fair price for his

product; then sell to the wholesaler at a fair margin of profit?

Does the wholesaler sell to the retailer at a fair margin of profit?

Does the retail merchant sell to the consumer at a fair margin of profit?

Do all of these pay their various employees a fair wage; or do they try to figure just how little they must be paid to keep them on the job, or to satisfy the Union to which he may belong?

How many times has an employer kept a valuable man on the job for years, on a salary he well knew was less than he was worth, and actually earning for him; simply because he thought the man was forced to stick to his job? Then when his faithful servant tells him he is offered a position paying a better salary, the employer offers him the same, or if he thinks it necessary, even more money than has been offered.

Does the employee try to give his employer one hundred per cent efficiency? Is he thankful for his job? Or is he spending his employer's time in "watching the clock," all the while thinking he is not being fairly paid for his work?

Here is an unfailing rule in all business dealings. A deal that is not good for both, or all parties concerned, is not a good deal.

You may think otherwise, but it won't work out.

Here is a "tip" that will prove a big help in putting over any fair and honest business deal. Show the other fellow, by your talk and actions, that you do not want the best end of it. Let him know you are thinking as much of how it will profit him as well as yourself. Give him credit for at least as much brains and ability as you claim for yourself.

Try selfishness, if you wish; then watch him "shy off" and start making excuses, and eventually, "well it may be all right, but it is not just what he wants, or he cannot spare the money," and your deal is off.

It is then up to you to find another "sucker" with the same result.

Then try unselfishness.

Let your man know the proposition is a good one for him; even going so far as forgetting all about yourself for the time.

If your proposition appeals to this particular man, he will not be afraid to deal with you. It is then half closed. The balance is only a matter of details.

Unselfishness, and of course, plus a pleasant face and smile, always commands a hearing.

In my earlier days, I was always more or less afraid of every man in a business deal. I was always "on my nerve," looking and expecting to get the worst of it, if I was not able to protect myself. I was always looking for the "joker" in all contracts. Many times they were there. Why not? I "courted" them.

Since then, I can recall many instances exactly the opposite.

I have had business dealings with men of all nationalities; all kinds and types. Some with a reputation for "turning a sharp corner" to drive a good bargain for themselves, which we all know, in most cases, is without reason or foundation. It is usually started through jealousy.

I am glad to say I do not now fear anyone in any deal, and I have yet to find one who is not always willing to meet me half way, and allow me a fair end of the deal, so long as I do the same for him.

What a pleasure for all concerned to transact business in that way.

In almost every instance, unselfishness will react in your favor.

I wish I could more clearly recall a story published in one of our magazines a few years ago. I can only remember the gist of it, which was one of our most successful men, building up his business with "The Golden Rule" as his motto. He has solved his life's problem, and we know he is happy.

How much better if we would all do this,
yet how many of us do?

The following story is a little far-fetched,
but may well be told here:

A country boy came to town and applied to the village merchant for a job. When told he could go to work, he asked, "What do you pay?" The merchant replied, "I don't know what you can do; I'll try you for a week, then pay you what you are worth." To which the boy replied, "Not by a darned sight; I won't work for no such wages."

Happily, there are exceptions. There are many good employers, and many good employees.

The pity is, we hear so much of the bad ones, and so little of the good ones.

I have been a workman, so I hope you workmen will not be offended at the little story of the country boy and his job.

I have also been an employer. I have been on both sides of the desk, and I am sure our whole trouble may be summed up in two words: Greed and Selfishness.

At this very minute, I can call to my mind more than one business that is actually suffering on account of greed and selfishness among members of the company.

I have also known of companies which struggled along for years; with the directors giving little or no assistance of any kind; then when success finally came, despite their previous indifference, how they would then figure and fight to see who could get the most out of it.

We are then, each and every one of us, responsible to a degree, for the present existing conditions.

We always have been, and always will be, responsible for the conditions round and about ourselves.

The solution may seem to be a hard problem. It may seem to be, but it is not.

None of us can act for the other fellow. We can only act for ourselves, and if we only act and think rightly, we will help the world and ourselves. We will also be happier, as well as those around us, and all with whom we come in contact.

We cannot at this time, expect that everyone will immediately, and all at one time, be able to solve life's problem. Neither can any man tell another how he may solve his.

The time is rapidly approaching when we shall, each one of us, be able to solve our own problem of life.

We will know how to live and be happy while we are living.

Dividends

♦ ♦ ♦

As life is a business, every dollar we spend in any way, and everything we say or do, is an investment in the business.

We should then be very careful and make our investments, whether they may be in time or money, in the things that will produce the greatest returns; either in dollars or that which may mean to us more than dollars, viz., happiness.

In this world of ours, there are hundreds of different kinds of investments; some good, some not so good, and others bad. After a very careful and very thorough analysis of them all, they may be narrowed down and divided into two classes: an investment for a profit in dollars, or in happiness. Both are quite necessary in our lives. We should be equally careful of both.

Which is the more profitable?

Here are some of the many of our investments:

Food is an investment in bodily sustenance.

Clothing and wearing apparel, in comfort and appearance.

All forms of the many amusements and entertainment are investments in pleasure.

Tobacco in all forms; the cigar, cigarette or the old corn-cob pipe; any one, or all of them may be termed a sort of soothing relaxation and personal satisfaction.

Drink in its various forms, generally speaking, is everything except what it is intended, or expected to be. In the majority of cases, it is merely an imaginary pleasure, which is in reality a delusion, many times ending with regrets.

A car may be an investment in pleasure, and an assistant in our daily work.

Buying a home is an investment in protection, peace and comfort for self and family. It is insurance for the present and future "roof over our head."

An investment in any business venture, stocks, bonds, etc., is an investment for profit in dollars.

Then there is the investment in charity, charitable work, and all forms of doing for others. It may be in the form of time or money, or both.

Any one, or all of us are interested in which one is the best.

Let us for the moment say they are all good; then take them each, one by one, and see which is really the best.

The food is eaten and the wearing apparel is worn out in the course of time, but both are necessities.

The amusements and entertainment, when one can afford them, might almost be classed as necessities; as pleasure and happiness are vital elements for the promotion of health.

The cigar, cigarette or old corn-cob! There are so many who seem to get so much out of a good smoke, will anyone want to deny us this pleasure? I do not think so. Carried unanimously.

Drink: Some of the finest old characters in the world like their morning "eye-opener," "appetizer" and "nightcap." Some of our best and most successful business men of today like a drink. Personally, I will say, you may approve or not, as may be your pleasure.

The car may be quite necessary; it is at least a pleasure, so if we can afford it, we may approve of it.

An investment in a home needs no comment from me. You may say all of the things you wish in favor of it, and I will

agree with you, and add a few chapters to it.

Business investments: stocks, bonds or any other form of a legitimate investment for a profit in dollars, are good—if they prove to be so. Unfortunately, though, too many times they prove a failure, and our money is lost and our hopes blasted. We cannot, however, condemn these investments. Neither can we always lay the blame of an unprofitable investment on ourselves, or even the man or company with whom we made the investment.

Many times there are conditions and man-made laws that will make success impossible for an apparently very plausible business enterprise.

There is one investment, however, in which there are no conditions, man-made laws, or anything that can either hinder or prevent the success of it. Anyone may invest in it. Capital is preferable, but it is not necessary. You cannot lose your original investment. It is safe, sure, and everlasting.

You may invest little or much; in time or money, or both.

You do not have to wait for your returns. Dividends are paid regularly; every minute of the day; every day of the week; every week in the month; every month in the year, and this goes on and on as long as you live.

That is not all. The more you spend of these dividends, the more you receive; and your original investment is always intact.

This is the one and only investment in which there are no limitations on your dividends and profits.

No depression, panic, or any other financial conditions, will or can affect it; except your dividends are greater when all other businesses are at their worst.

I am sure no company ever offered you a more attractive investment, and instead of the usual "not guaranteed by us," please allow me to say: The information herein contained was obtained from sources which we believe to be reliable, and are unconditionally guaranteed by us.

What is this wonderful investment? It is charity and doing for others.

Strange? Not a bit of it. I have tried it in a small way and I can assure you, I have received the greatest returns of any investment I ever made; and I have made many.

In this last instance, I had no money, so my investment was in time only.

Unlike the usual investment offer of only "a limited amount available," there is always an unlimited amount. You may secure all you wish; on the reasonable terms of nothing down and nothing per week, the

rest of your life. I should have said balance of your life, but rest fits better in this investment.

"The proof of the pudding is in the eating." Try it yourself. You will not be disappointed. All you need is the "will" to do it.

Surely life is a business. It is the most important business in the world.

There are failures in it. Sure, but it is the only known business that is man-controlled.

Success or failure is entirely within your own power. As this is so, it is gratifying to know that the percentage of failures is far less than in any other line of business.

It is more gratifying to know that these failures are gradually decreasing each year, proving that man is learning more and more every day and year, how to personally solve his own life's problem: making a success of life as a business.

This will continue as we study life from a scientific standpoint and learn how to live and act rightly by right thinking.

Pyramiding

♦ ♦ ♦

As much as I formerly disliked this word, I now like it.

As you may know, it is a word heretofore used almost exclusively in stock market speculation. I have wondered if it was not coined by some member of one of our large Exchanges, especially for "suckers," of which I was one.

We were supposed to take our (paper) profits and buy more stock. When stock advanced again, more (paper) profits; buy more stock.

It was a wonderful idea, and the man who figured that out was "a wise old bird."

I could see no reason why everyone could not be rich. It was so easy.

It worked fine as long as stocks were going up in leaps and bounds every day.

The "day of reckoning" finally came. My broker asked for more "margin." That was

a different story, but it was all right, stocks would come back. Everyone said so. We could not all be wrong. We also said the country was so prosperous it was absurd to think there would be anything more than a temporary slackening of our progress.

We are in a new era of prosperity, and there never could be another panic or financial depression, and a lot more bunk; which we all swallowed, "hook, line and sinker."

While we were all patting ourselves on the back for our wise solution, down they went again, and another call for more "margin."

How I hated the word.

They must "come back" sometime, so we deposited more "margin."

These calls came so fast we were all dizzy. At last the time came when there was no more "margin" available. Our bank balance was "shot." We were "all in;" and down came the "pyramid."

But why steal Eddie Cantor's thunder?

If you want to know any more about stocks, ask Eddie; he knows all about stocks and the market.

It was lots of fun while it lasted, only it did not last long enough.

Pyramiding had not worked out according to "plans and specifications." That does not mean that it will not work, when applied to some other form of investment. In charity and doing for others, it never fails. It cannot. It will work. It will pyramid, and continue to do so; on and on indefinitely. You do not have to take anyone's word for it, here it is: "Inasmuch as ye have done it unto one of the least of these My brethren, ye have done it unto Me." (Matt. 25:40), and ". . . Prove Me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing that there shall not be room enough to receive it." (Mal. 3:10.)

You may prove it for yourself. Try it. Better yet, combine it with

"Bread Cast Upon the Water"

I have always thought I was a fisherman. I should know something of the art, as I have been "working" at it, at every opportunity, since I was ten years old.

I know the thrill there is in seeing your cork go under "kerplunk," and landing a big one, at least six inches long.

I have tried "my luck" in every kind of water, the various lakes, streams, and any water deep enough for a fish to swim in; from the Gulf of Mexico to the Canadian Rocky Mountains.

On one of these expeditions, a few years ago, I was camping in the mountains west of Banff, Alberta. Here I got a new idea on how to catch fish; and a real lesson in bread cast upon the water.

I had hardly "pitched tent," when along came a visitor; one of the force of the Royal Canadian Mounted Police.

For the information of you who have never had the pleasure of a visit to this real God's country, the duty of these "Red Coats" is more to assist, rather than arrest you.

Here I should tell you more of these officers and the park wardens. The greater part of the duties of these men is in your safety and pleasure. If you get hurt, he gets medical assistance for you. If you get lost, he finds you. If a grizzly bear gets too friendly, he will entertain him for you. He is, in reality, your guardian during your visit, no matter how long that may be.

May I also add: I have made many trips into and through these mountains, and if there should be any doubt in your mind about there being a heaven, a trip through this park will convince you that there is one.

This is heaven to the wild animal. Here he is, with everything he can wish for, and protected by laws, from the hunter and the trapper.

Surely, then, God is equally as good to mankind.

Your heaven is within your power.

I am drifting from my fish story. I asked my visitor about the best fishing places. He told me of the different streams and lakes nearby; particularly mentioning one lake, not far away, but a little rough traveling to get to it. I was fishing, so decided to try it, and invited him to go with me. He accepted my invitation, and early next morning we were on our way. In about an hour we arrived at one of the most beautiful lakes I have ever seen. Here I got a very pleasant surprise; and, strange as it may seem, learned a real life's lesson.

While I was getting out my "tackle," he took a bottle of salmon eggs from his pocket, opened it and, taking a few in his hand, threw them out on the water. The trout came up with a jump; not only one, but plenty of them, and soon the salmon eggs were gone. He repeated this three or four times, each time with the same result; until I began to think there would be no hungry ones left. After what seemed to me a much too long wait, we put one on our fly-hook and made a cast. Then came the real thrill; we each landed a nice trout. In a very short time we each had our limit.

So it is in life and our dealings with mankind.

We know we did not catch each and everyone of the fish we had furnished with a free meal. We had no doubt caught some of them, and some others.

The result was, we were more than paid for the little we "cast upon the water."

Over the radio, a short time ago, came the following story: A man was on a trip in the country, not far out of Baltimore, Md. He stopped at a farm house to get a drink of water. A little girl, not yet in her 'teens, answered in response to his knock at the door. When he told her what he wanted, she invited him in and offered him a chair. She then went out and brought in a pitcher of milk and a glass, asking if he would not rather have the milk. He drank a glass of the milk, then, as he was about to leave, offered to pay her for it. She answered by saying: "Oh, no, mamma and papa are not at home, and I know if they were, they would not want me to charge you anything for a glass of milk. He thanked her and went on his way.

Some time later, this little girl was suddenly taken very ill. She was rushed to Baltimore and taken to the John Hopkins Hospital, where it was found an operation was necessary. This was done, and she was given every possible care, with the result that she was soon on the road to recovery. When it came near the time for her to leave, she began to worry about the doctor and hospital bill, which she knew would be so big it would be hard for her

parents, who were only in moderate circumstances, to pay.

The morning she was to leave, the nurse came in and handed her a sealed envelope. She opened it and there was the bill, itemized: hospital so much, operating room so much, special nurse so much, medicines and incidentals so much; totaling a nice sum.

At the bottom in red ink, she read: "Paid in full with a glass of milk;" signed, Dr. Howard Kelly.

If I have my information correctly, Dr. Kelly was at that time one of the leading surgeons at this hospital.

Any good deed or kindness always has its reward; just the same as the opposite is sometimes paid in the same way.

In "Flowers for the Living," by Nellie McClung, is a story entitled "The Chiseller." In it, a lady makes this statement: "Theoretically, bread cast upon the water comes back, but who would want it then?"

With a little "sharp practice" this lady got a bargain in a piece of furniture, that saved her a few dollars; at the expense of a young, inexperienced clerk. When the error was discovered, this young man went out to see this lady, and explained the conditions, telling her he would have to make good the loss to his employers. That was no concern of hers, "a bargain was a bargain, and it was just too bad for him."

Quite by accident, it proved a boomerang and came back, and cost her husband the loss of a \$10,000.00 deal, and he never knew why he lost that deal.

In my own case, I know bread cast upon the water comes back. Not always directly, but it comes. I have been living on it for more than a year; divided about equally between a sister who made a little money with me, and was wise enough to save some of it from the wreck of 1929; and a couple—the good, old-fashioned friend and neighbor type—for whom I never did anything. I did not even know them in my more prosperous days.

While writing on this subject, I am invited to the first picture show I have seen in many months. Strangely enough, it was "Too Busy to Work," and in it, Will Rogers says: "When you give a hungry man a dollar, you never know what you buy." With the emphasis on "what" means, you never know how much you buy.

For many years I have been reading every book or publication of every kind or description that I could find on scientific right thinking and living, so as to be able to get the most out of life right here and now. If we will all follow this thought in our daily life, I do not think we need have any fear of the hereafter.

I have found good thoughts and ideas in many of them.

I have one little book by F. L. Rawson. It is concise, plain, and easy to understand. It has some wonderfully good thoughts and ideas in it. It has been a great help to me, so I am doing as he says, and "passing it on" to you. The title of it is:

"True Prayer In Business."

In this work he frequently mentions the reversing of a wrong thought.

For my own reason then, I shall take up his last subject first:

"OUR WORK. Some people may think that praying for such things as have been mentioned is quite wrong, and that we should only pray against sin and disease.

"This is not so. Our only work in this material world is to make those around us happy and to be happy ourselves. The former always leads to the latter, and is the highest source of happiness. We have to eliminate every trace of discord, to turn out every evil thought as it comes into our so-called mind, and let it thus act as a sign-post to turn us back in thought to God and heaven, as it is only by the realization of the world of reality that we can help ourselves or anyone else. Our progress simply depends upon the number of seconds throughout the day during which we are thinking of God and His perfect world. "Thou wilt keep him in perfect peace, whose mind is stayed on thee" (Isa. 26:3), and it is only in this way that we can find

'the peace of God, which passeth all understanding' (Phil. 4:7). We have to keep our mind stayed on 'the things which are not seen: for the things which are seen are temporal but the things which are not seen are eternal' (2 Cor. 4:18).

"If you are continually working in this way for the small things, you will find that when serious difficulties occur and David has to go out and try conclusions with Goliath, the evil, however serious it is, will flee from your realization of Truth like the mist before the rising sun.

"MIRACLES THE RESULT OF RIGHT THINKING. Miracles continued to be performed by the Christians for some three hundred years after our Lord's crucifixion, and it was not until Christianity became a mere state belief and was divorced from the spiritual understanding, which was its basic principle, that the main point in His teaching was lost. The key to the miracles has now been found, and it proves them to be not supernatural, but divinely natural, based upon a universal spiritual law, and brought about by true prayer, conscious communion with God, which is scientific right thinking, thinking of absolute good.

"The explanation of the so-called miracles can be given from the scientific, the metaphysical, or the religious point of view. There is no space here to do more than deal with it from the religious stand-

point. I will not, therefore, apologize for my profuse quotations from the Bible, a book which becomes more and more wonderful, and more and more instructive as one understands it better.

"THINGS ARE JUST AS WE THINK

It is now common knowledge that every thought a man thinks has an effect upon himself more or less pronounced, according to the intensity of the thought. 'For as he thinketh in his heart, so is he' (Prov. 23:7). To all authorities on the subject it is also known that what we think of another person has its apparent effect. If we think evil, we get evil. The words of the prophet are true for all time: 'Behold, I will bring evil upon this people, even the fruit of their thoughts' (Jer. 6:19). If we think good we get good; but we must not think lies, and think ourselves well when we are ill. For our Lord said: "Ye shall know the truth, and the truth shall make you free' (John 8:32).

"HEAVEN AND HELL STATES OF CONSCIOUSNESS.

We make our own comparative heaven and our own hell by the thoughts we entertain. Most of us have experienced both. As Shakespeare has said: 'There is nothing good or bad but thinking makes it so.' 'What we have to do is to think rightly. Then the evil will disappear, and indeed must disappear, as it is only caused by wrong thinking; not always by conscious wrong thinking, but by what is called the action of thoughts on the subconscious mind. Its destruction may

perhaps at first be slow, but it will be more rapid as we learn more, and put our knowledge into practice. No evil can touch us if we keep out the evil thoughts by right thinking, thinking of God.

"This necessity for thinking of absolute good, called God, is the explanation of the first commandment: 'Thou shalt have no other Gods before Me' (Ex. 20:3). We should always keep our mind 'stayed on thee' (Isa. 26:3), stayed on God.

"HEAVEN, THE KINGDOM OF GOD. The facts are that God is not a far-off, distant potentate, to be entreated. God is not only our Father, but is the Principle of Good, Love, Life, Truth, Mind, Spirit, Soul, Intelligence, Substance, and the Cause of all that is Good, Who always acts, and must act, if only we think rightly.

"Heaven is not a future state which we reach by death. Our Lord said: 'The Kingdom of God is within you' (Luke 17:21). In other words, heaven is a perfect state of consciousness, which we gradually approach by right thinking. 'It is the Father's good pleasure to give you the kingdom' (Luke 12:32). That is to say, all the good, all the love, life, truth, wisdom, joy, knowledge and beauty we see about us is part of heaven, made by God, perfect and permanent, being divine, and as you learn how to pray rightly and put what you know into practice, so do the conditions around you become more and more like heaven, until you are not only free from disease, but you

never have any worries, never have any troubles.

"THE SCIENTIFIC METHOD OF PRAYER. The true method of prayer, which Jesus the Christ taught and demonstrated, is scientific right thinking, deep, conscientious thinking of God. This is communion with God, with absolute good, whereby we are permanently lifted spiritually to a better understanding of our eternal unity with God.

"WATCH AND PRAY. 'Watch and pray' and 'pray without ceasing' clearly mean that we must continually watch the thoughts that come to us in order to stop harming ourselves by thinking of evil, dwelling instead upon God and God's perfect world as long as possible.

"Whenever an evil thought comes to us we have to;

"1. Think of God and heaven;

"2. Deny the existence in heaven of the evil thought of, and,

"3. Think of the continual existence of the opposite good in that perfect world.

"Thus, by reversing the wrong thoughts and by thinking of the highest good, we bring good into our lives, and the conditions around us change. This change is always for the better for all concerned.

The greater the evil the greater the good which ensues.

"LIFE AND RELIGION ONE. I want to add one word for the benefit of those who have not yet recognized that life and religion are practically one and the same thing. In the past we have been in the habit of keeping our religion for Sundays, and looking upon it as something so sacred that we ought not to use it for our little wants. We have even thought it positively indecent and out of place to speak of God except on special occasions, and those few and far between. Some even doubt whether we ought to use our religion for anything but getting rid of sin out of ourselves. When we recognize that true religion is the obtaining of a better understanding of God, so as to enable us to help our fellow men better, then we see that we have not only to pray for every little trouble, but to pray continually, 'pray without ceasing.' For true prayer is only turning in thought to God, thinking of absolute good instead of evil, and thus purifying the so-called human mind. Some think it is lowering religion to show others how to get out of their small difficulties, but experience shows that it is this ability to get oneself and those one loves out of difficulties of every kind, large or small, which attracts others. It leads them to try to obtain a better knowledge of God, so that they can help others better."

I have quoted only a small part of this book, but it is enough to show you that, as

in all thoughts on right thinking and living, the basic principle must be the Bible and its teachings.

The foregoing is from a college educated resident of one of our largest cities—London, Eng.

I shall now quote the same faith in the exact opposite type of man.

In another one of O. O. McIntyre's "Twenty-five Selected Stories" is "Sancho, the Shepherd." He says: "It is very hard to find God in the cities."

I would say, it is not. God is everywhere; all around and about us, every minute of the day and every day of our lives. The reason we do not find him in the cities, is only because we seem to be too busy to look very much. "The kingdom of God is within you" (Luke 17:21), which means in the cities, the same as in every other place in the world.

We might then say it is easier to find God in the country.

He said: "Tell me of New York."

"I told him of skyscrapers, of subways, of theaters, of Fifth Avenue, of the scramble for wealth and the lust of power. I told him of fortunes that crashed with the tick of the tape and of men and women dishonored between dawn and dusk. He was silent for a little while.

Then he said: "Cities are much like this." He rolled up his ragged trousers leg and revealed a swollen calf with two fiery red spots where a poisonous rattler had sunk its fangs.

"Aren't you afraid the wound will be fatal?" I asked with a shudder.

He poked at the dying embers with his shepherd's stick and there was a ghost of a smile—half enigmatical. "It is not nearly so fatal as your cities," he finally replied.

"Senor," he replied, "I was stung by a rattler three moons back. It was not the first time and perhaps not the last. If I feared them, I would die. No poison is so deadly as fear. One night near Canutillo the wolves came. I was younger then and grew afraid. They killed my sheep. Had I been brave it would not have happened. Animals sense fear as we sense odor."

The author says: "Once as he was talking, I wondered if we of the cities and towns had clutched at happiness and missed, and if this gentle, simple-minded old shepherd had not found it without a struggle."

"You think of the sheep-herder as lonely, but believe me, Senor, we who talk with God are never alone."

The final comment by the author: "In a far-flung byway I had heard the most impressive sermon to which I had ever listened."

At the door of my jacal I turned and looked back.

There in the prairie Sancho's tiny camp-fire burned—a beacon of the sublimest faith I ever beheld.”

So it is, in the country, cities, on the water, or wherever we may go, we are all striving for happiness, peace and contentment.

Success



The greatest failure of man is the one who is a failure within himself.

The same is equally true of success.

Furthermore, success or failure is entirely within your power. That is, insofar as your happiness is concerned. How easy to verify this. Everyone of us know people who have health, wealth, home, family, position, and in fact everything to make one happy, yet they never are. They are always worrying about something, and just simply refuse to be happy. Then, how well we know of many others who have nothing; some not even health, and they just radiate happiness.

What is the reason of this? Can it be ungratefulness or lack of knowledge?

I would rather say the latter.

Then let us find the cause and a cure.

I would say, get right with yourself first, and all other things must be right.

Life is just what you make it.

Learn the right things to do, and do them.
Learn what things not to do, and do not do them.

This does not necessarily mean you should give up any one of your pleasures. You need not even concern yourself about any of your so-called bad habits. Any one that is really bad will leave you.

Good and bad cannot live together.

While thinking right, you can do no wrong, and vice versa.

Get this thoroughly fixed in your mind.

Do not make life a trial. Make it the pleasure it is intended to be.

Never in the history of the world has its people been in a more receptive mood for any thoughts or ideas on life and living; or should I say, scientific religious teaching.

By far the great majority of mankind is charitable and generous at heart.

Many times in my work in the last few months, I have found it necessary to ask others to do something for someone, and in every instance the answer was, "Sure, I'll be glad to do that." Proving all that was necessary, was the opportunity to do it.

The majority of you who read this would be glad to do something for others if the opportunity presented itself.

May I suggest: Make the opportunity for yourself.

Here, allow me to say, this book would be one grand failure if I should attempt to censure or criticize anyone. I have neither the intentions nor the right to do this.

My one aim is to help you, and certainly not to criticize you in my effort to do so.

May I then ask you, in the professional world, who have incomes far in excess of the human needs of anyone: What do you give in return for these God-given talents?

In my line of work, I often find one man may have a good business proposition, but no money to finance it; another has the money. In a case of this kind I always say, fifty-fifty is fair to both; except perhaps in a rare case, where the proposition is extremely good, and only requires a small amount of money to put it over.

Please do not misunderstand me, I do not mean to tell you what you should do.

What I say is meant to be said in the hope that it may help you, to awaken that human kindness in you that is in us all; but often neglected, and we miss the joys and pleasures that kindness will bring into our lives.

I certainly cannot hope to advise you in your business or profession, but I can help you in your most difficult problem—the problem of life.

I know it is within your power to not only be rich in this world's possessions, but you can be as rich as you wish in the one and only thing really worth while; happiness.

Anyone who would attempt to write a book of this kind, must have some kind of religion, religious thoughts or ideas of right and wrong.

My Religion

If it is necessary, though, for one to belong to a church or affiliate with any religious organization, I have none. I do not claim any, except if my way of thinking and living—according to the dictates of my own conscience, and granting you the same privilege—may be called religion. If it is, it is one of my own making, founded upon God, the Bible and its teachings, not preached, but practiced in my every-day life.

Whatever you may like to call it, does not concern me. I can assure you, I have no fear of the hereafter, and I am living in heaven as near as possible on this earth, every hour and every day of my life.

Everyone knows there is a right and wrong way of doing everything. So there is a right and wrong way to live. What we all want to know is the right way.

No one man has ever been able to find a right way for each and all of us. The best that anyone can expect to do, is to try and give you thoughts and ideas, and then,

as in "Science and Health," page 22, "work out your own salvation," is the demand of Life and Love, for to this end God worketh with you."

Vash Young says: "I have had innumerable discussions on religion with people who have come in to see me on "Trouble Day." Some of them have faith in a Supreme Being, some have not, but everyone of them, so far as I can recall, would like to have such faith, and many have asked me how to acquire it."

That should not be hard. Get out in the country—among the hills, trees, streams, birds, animals, and all of nature's beauty; and get acquainted with "God's oldest and greatest evangelist." "And God saw everything that he had made and behold it was very good" (Gen. 1:31).

Then the next thing to do is get a proper foundation and build your life to your liking.

May I hope to help you in the following:

Again in Gen. 1:27, we read: "God created man in His own image." Commented on by F. L. Rawson: "Man is now, always has been, and always will be a perfect being, in a perfect world, governed by a perfect God."

Get this first: "I do nothing for myself" (John 8:28).

From Seth Parker: "Thou shalt love the Lord thy God with all thy heart and with all thy soul, and with all thy mind."

This is the first and great commandment.

And the second is like unto it. Thou shalt love thy neighbor as thyself" (Matt. 22: 37-39).

"There ain't but two commandments, and I reckon if we can't live up to the second of them, we can't no ways live up to the first."

This is a good start for your foundation.

A few simple rules and some good thoughts will now complete it.

Fear: Get this entirely out of your mind. "For God hath not given us the spirit of fear; but of power, and of love, and of a sound mind (2 Tim. 1:7).

A word to parents: Fear is the bugbear in the lives of all children. Teach them to have no fear of anything. They are God's children, and nothing can, or will harm them. Instill this into your child's life, and you will have happier children.

Worry: Why worry? Worry kills more people than work; and there is yet to be found one instance where it has done any good.

I have been asked, how one is to keep from worrying. My answer is, "For the Lord shall be thy confidence" (Prov. 3:26).

The only worry I have, is in seeing the suffering and need all around us, and not be able to do more to relieve it.

Greed and selfishness is the cause of our present trouble.

Fear, worry and pessimism will keep it with us.

Pride, envy, jealousy, hate, anger and malice are all stumbling blocks on our road. These out of the way, then try this: forget yourself and your own happiness. Think of others more than yourself. Make others happy, and your own happiness will come to you. And do not get peeved if one might seem ungrateful for a kindness done. While you are doing for others, someone will be doing for you. It may be slow in coming, but it will be returned to you. The law of average will equalize it.

Birds, animals, plants, flowers, and all vegetation respond to care, love and kindness. So then will humanity.

In any and all troubles and difficulties, think of God and heaven. "Seek ye first the kingdom of God; and all these things shall be added unto you" (Luke 12:31).

It does not matter what your concept of God is. You can though, form an idea

of what heaven might be. You can at least know there could be no sickness, disease or troubles of any kind in heaven. Get a mental picture in your mind of what heaven really is. Then think "The Kingdom of God is within you" (Luke 17:21).

According to F. L. Rawson, this is the true method of prayer.

There is certainly some merit in it, for while one is thinking of God and heaven, he cannot think evil, and in this manner he can "pray without ceasing."

It is so simple, it may well be used by the man who knows no other form of prayer.

My idea of prayer is that we have no right to ask God for any one specific thing; and when we do, we find ourselves in the position of the old colored deacon, when asked by the preacher if he believed in prayer, said, "that sorter depends on de prayer. When ah prays de Lord to send me a chicken, sometimes ah gets one and sometimes ah don't; but when ah prays de Lord to send me after a chicken ah gen'lly has one fo' midnight."

God knows our needs. He knows what is best for us; and if we will only be grateful for what we have, instead of asking for more, and prove this in our daily lives, God will give us all that is good for us. "It shall come to pass that before they call I will answer" (Isa. 65:24).

If we will only stop and think for a minute, how much we all have to be thankful for.

With the thermometer at 25 degrees below zero, as it is today, I am thankful for a good warm apartment to live in, a good bed to sleep in, and three meals a day; even though I have no money. I do not even have the small car I had when I started writing this. And as Ben Bernie said in announcing the song, "Rise and Shine," shine! "reminds me of my last year's tuxedo." Does my one and only suit shine? It is polished! I have a perfectly good tuxedo I would like to trade for a regular (formerly called business) suit.

But why grumble, worry and kick? It would not do any good, and I yet have much to be thankful for.

I think I can quote from memory the last words of Wm. McKinley, Ex-President of the U. S. A. He said: "It is God's way. His will, not ours be done."

How easy then for us to think of God and heaven; and while doing so, think how thankful we are for the blessings we have.

God will hear and answer that simple little prayer.

"The sun has a way of setting, but it rises again. The flowers we gather fade, but others bloom, breathing a fragrance quite as sweet. Life is like that. Too much

sunshine kills vegetation. Laughter without tears hardens the soul."

Peace of mind will produce happiness. "Thou wilt keep him in perfect peace whose mind is stayed on thee" (Isa. 26:3).

Peace and happiness are essential to promote health.

Why take a chance on the future?

Heaven is yours for the asking, right here and now. Live it, and you need have no fear of the hereafter.

We carry life insurance on our body. Then let us insure peace and rest for our soul.

THE END.

Answered Prayers

I prayed for riches, and achieved success;
All that I touched turned into gold. Alas!
My cares were greater and my peace was less,
When that wish came to pass.

I prayed for glory, and I heard my name
Sung by sweet children and by hoary men,
But ah! the hurts—the hurts that came with fame;
I was not happy then.

I prayed for Love, and had my heart's desire.
Through quivering heart and body, and through brain
There swept the flame of its devouring fire,
And but the scars remain.

I prayed for a contented mind. At length
Great light upon my darkened spirit burst.
Great peace fell on me also, and great strength—
Oh, had that prayer been first.

ELLA WHEELER WILCOX.

Although written many years ago, how
well it fits my subject and present day
conditions.

A. O. J.